

**IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO**

IN RE: **ZULEIMA MESTRE CORREA**
SSN xxx-xx-3941

CASE NO: **22-01497-EAG**

Debtor(s)

Chapter 13

STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION

Petition Filing Date: **05/26/2022**

First Meeting Date: **06/29/2022 at 10:00AM**

Days From Petition Date: **34**

341 Meeting Date: **06/29/2022 at 10:00AM**

910 Days Before Petition: **11/27/2019**

Confirmation Hearing Date: **07/22/2022 at 2:30PM**

Chapter 13 Plan Date: **05/30/2022** ☐ Amended

Plan Base: **\$34,500.00** Plan Docket # **12**

This is Debtor(s) 1 Bankruptcy petition.

This is the 1 scheduled meeting.

Payment(s) ☐ Received or ☐ Evidence shown at meeting:

Total Paid In: **\$0.00**

Check/MO# _____

Date: _____ Amount: \$ _____

*APPEARANCES: ☐ Telephone ☒ Video Conference

Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

Joint Debtor: ☐ Present ☐ Absent ☐ ID & Soc. OK

☒ Examined ☐ Not Examined under Oath

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Attorney for Debtor(s): ☐ Not Present ☒ Present

Name of Attorney Present (Other than Attorney of Record): **L. MORALES**

☐ Pro-se

☒ Creditor(s) Present ☐ None

BPPR-GONZALEZ

*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **LYSSETTE A MORALES VIDAL***

Total Agreed: **\$0.00** Paid Pre-Petition: **\$0.00** Outstanding (Through the Plan): **\$0.00**

*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor's/s' Commitment Period: ☒ Under Median Income 36 months ☐ Above Median Income 60 months §1325(b)(1)(B)
Projected Disposable Income: **\$ 0.00**

☐ The Trustee cannot determine debtor's/s' commitment period at this time.

If the estate were liquidated under Chapter 7, nonpriority unsecured claims would be paid approximately \$0.00

The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 100 %

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☒ CLOSED

☐ HELD OPEN FOR ____ DAYS until _____ pursuant to 1308. After this date the meeting is deemed CLOSED.

§341 Meeting Rescheduled for: _____

Comments:

*CREDITOR(S) ORAL OBJECTIONS [LBR 3015-2 (c)(4)]

-The following creditor(s) present at this meeting made oral objection(s) to the proposed plan.

***TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6)** The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(1)] Failure to comply with her/his/their duties.[11 U.S.C.704(a)(4) and 1302(b)(1)]

Debtor has failed to submit evidence to sustain the value given to cars described in Schedule A/B. Evidence submitted by debtor does not specify the year, make and model of the vehicles.

Debtor must submit copy of the rental contract with third party in the amount of \$1500.00, Debtor is renting the vehicle finance with Popular Auto to a third party.

[1325(a)(4)] Plan fails Creditors Best Interest Test.

Debtor will include bank account BPPR where she sign, but the account an the monies pertain to her aunt.

[1325(a)(5)] Plan fails to comply with required treatment of allowed Secured Claims.

Debtor must amend the plan to provide payment in full, Popular Auto in section 3.7.

Must clarify dates of vehicle insurance date in section 4.6 and provision in section 8. Creditor Popular Auto will be requesting an insurance coverage and evidence that it covers commercial use and a third party in the event of an accident.

[1325(a)(9)] Tax Requirements – Debtor(s) fails to comply with Tax Return filing requirement of [1308].

Debtor has been receiving since Oct 2021, income form rental of a vehicle , debtor may be obliged to filed 1040 PR year 2021.

Also must submit evidence she is exempt of filing tax returns for year 2018-2020.

/s/ Jose R. Carrion, Esq.

Trustee

Meeting Date: Jun 29, 2022

/s/ Juliel Perez, Esq., Presiding Officer

